



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**ATTORNEY DOCKET NO. 0233MH-20778**

In re Application of:

**MARK C. EMBREY**

Examiner: Pwu

Serial No. **TO BE ASSIGNED**

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Art Unit: 2164

**For: METHOD AND APPARATUS  
FOR MAKING PAYMENTS AND  
DELIVERING PAYMENT  
INFORMATION**

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## **PRELIMINARY AMENDMENT**

Assistant Commissioner for Patents  
U.S. Patent and Trademark Office  
Washington, D.C. 20231

Please amend the claims as follows.

<b>CERTIFICATE OF MAILING</b> <i>37 CFR § 1.8(a)</i>
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1   **73. (AMENDED ONCE)**   An improved method of delivering payment information from a  
2   plurality of payor entities to a plurality of payee entities through the coordinated operation of the  
3   plurality of payor entities and a service provider comprising the method steps of:

4  
5           utilizing at least one data processing system to sort and format payment information from  
6   said plurality of payor entities concerning a plurality of payment obligations;

7  
8           communicating said payment information to said service provider;

9  
10          utilizing at least one data processing system under control of said service provider to  
11   consolidate said payment information concerning said plurality of payment obligations from said  
12   plurality of payor entities in accordance with at least one predetermined consolidation criterion;

13  
14          directing payments to said plurality of payees in order to satisfy said plurality of payment  
15   obligations;

16  
17          directing consolidated payment information, independently of said payments, from said  
18   service **[provided] provider** to said plurality of payees.

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21   **74. (NOT AMENDED)** An improved method of delivering payment information according to  
22   Claim 73, wherein said at least one consolidation criterion comprises grouping said payment  
23   information by payee identity.

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25   **75. (NOT AMENDED)** An improved method of delivering payment information according to  
26   Claim 73, wherein said step of directing payments comprises:

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2                   initiating electronic funds transfers from said plurality of payor entities to said  
3                   plurality of payee entities.

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1 80. (NOT AMENDED) A method of delivering payment information according to Claim 73,  
2 wherein said step of communicating comprises:

4 communicating electronically said payment information to said service provider.

6 **81. (NOT AMENDED)** A method of delivering payment information according to Claim 73,  
7 wherein said step of directing consolidated payment information comprises:

82. (NOT AMENDED) A method of delivering payment information according to Claim 73, wherein said step of utilizing said at least one data processing system to sort and format includes:

utilizing at least one data processing system to sort said payment information by at least one of (1) payee identity and (2) a preselected time interval.

1   **83. (NOT AMENDED)** A method of delivering payment information according to Claim 73,  
2   wherein said step of utilizing said at least one data processing system to sort and format includes:

3

4                   utilizing at least one data processing system to sort said payment information by at  
5   least one of (1) payee identity and (2) a preselected time interval; and

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7                   utilizing at least one data processing system to format said payment information by  
8   performing at least one of (1) arranging said payment information, and (2) encoding said payment  
9   information.

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11   **84. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,  
12   wherein said step of directing consolidated payment information comprises:

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14                   communicating electronically consolidated payment information, independently of  
15   said payments, from said [information] service provider to said plurality of payees, without  
16   requiring active interaction between said [information] service provider and said plurality of  
17   payees.

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20   **85. (AMENDED ONCE)**       A method of delivering payment information according to Claim 73,  
21   wherein said step of directing consolidated payment information comprises:

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23                   communicating printed consolidated payment information, independently of said  
24   payments, from said [information] service provider to said plurality of payees, without requiring  
25   active interaction between said [information] service provider and said plurality of payees.

**REMARKS**

No additional fee is believed to be required; however, in the event any additional fees are required, please charge Deposit Account No. 50-1060.

Respectfully submitted,

Melathun

Melvin A. Hunn  
*Registration No. 32,574*  
HILL & HUNN LLP  
201 Main Street, Suite 1440  
Fort Worth, Texas 76102  
(817) 332-2113

**ATTORNEY FOR APPLICANT**

## CLEAN CLAIMS

2 **73. (AMENDED ONCE)** An improved method of delivering payment information from a  
3 plurality of payor entities to a plurality of payee entities through the coordinated operation of the  
4 plurality of payor entities and a service provider comprising the method steps of:

5

utilizing at least one data processing system to sort and format payment information from  
said plurality of payor entities concerning a plurality of payment obligations;

8

9 communicating said payment information to said service provider;

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utilizing at least one data processing system under control of said service provider to consolidate said payment information concerning said plurality of payment obligations from said plurality of payor entities in accordance with at least one predetermined consolidation criterion;

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1    4.    **(NOT AMENDED)** An improved method of delivering payment information according to  
2    Claim 73, wherein said at least one consolidation criterion comprises grouping said payment  
3    information by payee identity.

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5    75.    **(NOT AMENDED)** An improved method of delivering payment information according to  
6    Claim 73, wherein said step of directing payments comprises:

7

8                    initiating electronic funds transfers from said plurality of payor entities to said  
9    plurality of payee entities.

10

11                    ~~4.    An improved method of delivering payment information according to  
5    Claim 73, wherein said at least one consolidation criterion comprises grouping said payment  
6    information by payee identity.~~

1   **76. (NOT AMENDED)** An improved method of delivering payment information according to  
2   Claim 73, wherein said step of directing payments comprises:

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7 **77. (AMENDED ONCE)** An improved method of delivering payment information according to  
8 Claim 73, wherein said step of directing payments comprises:

9

10 utilizing a payment service provider to direct negotiable instruments to said plurality  
11 of payee entities on behalf of said plurality of payor entities.

12

13 **78. (AMENDED ONCE)** An improved method of delivering payment information according to  
14 Claim 73, wherein said step of directing payments comprises:

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utilizing a payment service provider to consolidate payment obligations and to direct  
negotiable instruments to said plurality of payee entities on behalf of said plurality of payor entities.

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19 **79. (AMENDED ONCE)** An improved method of delivering payment information according to  
20 Claim 73, wherein said step of directing payments comprises:

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utilizing a payment service provider to initiate electronic funds transfers to said plurality of payee entities on behalf of said plurality of payor entities.

1   **80. (NOT AMENDED)** A method of delivering payment information according to Claim 73,  
2   wherein said step of communicating comprises:

4 communicating electronically said payment information to said service provider.

6 81. (NOT AMENDED) A method of delivering payment information according to Claim 73,  
7 wherein said step of directing consolidated payment information comprises:

82. (NOT AMENDED) A method of delivering payment information according to Claim 73, wherein said step of utilizing said at least one data processing system to sort and format includes:

utilizing at least one data processing system to sort said payment information by at least one of (1) payee identity and (2) a preselected time interval.

1   **83. (NOT AMENDED)** A method of delivering payment information according to Claim 73,  
2   wherein said step of utilizing said at least one data processing system to sort and format includes:

4                   utilizing at least one data processing system to sort said payment information by at  
5   least one of (1) payee identity and (2) a preselected time interval; and

7                   utilizing at least one data processing system to format said payment information by  
8   performing at least one of (1) arranging said payment information, and (2) encoding said payment  
9   information.

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11   **84. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,  
12   wherein said step of directing consolidated payment information comprises:

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14                   communicating electronically consolidated payment information, independently of  
15   said payments, from said service provider to said plurality of payees, without requiring active  
16   interaction between said service provider and said plurality of payees.

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19   **85. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,  
20   wherein said step of directing consolidated payment information comprises:

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22                   communicating printed consolidated payment information, independently of said  
23   payments, from said service provider to said plurality of payees, without requiring active interaction  
24   between said service provider and said plurality of payees.